

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al.

Art Unit: 3624

Serial No.: 09/391,772

Examiner: Ella Colbert

Filed: September 8, 1999

For:

METHODS AND APPARATUS

FOR SUBMITTING INFORMATION TO AN **AUTOMATED LENDING**

SYSTEM

CERTIFICATE OF MAILING BY EXPRESS MAIL TO THE COMMISSIONER OF PATENTS AND TRADEMARKS

Express Mail mailing label number: EV339989694US Date of Mailing: June 27, 2003

I certify that the documents listed below:

- RCE Transmittal (1pg., in duplicate)
- Transmittal for Submission of Substitute Specification (1 pg.)
- Substitute Specification (marked-up version) (33 pgs.)
- Substitute Specification (clean version) (33 pgs.)
- Petition for Extension of Time (1 pg., in duplicate)
- Certificate of Mailing via Express Mail (1 pg.)
- Return post card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope Alexa. addressed to Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Daniel M. Fitzgerald

Registration No. 38,880

Armstrong Teasdale LLP

One Metropolitan Square, Suite 2600

St. Louis, MO 63102

(314) 621-5070

Express Mail Label No.: EV339989694US

RD-27,422



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al.

Art Unit: 3624

Serial No.: 09/391,772

Examiner: Ella Colbert

Filed: September 8, 1999

For:

METHODS AND APPARATUS

FOR SUBMITTING INFORMATION TO AN **AUTOMATED LENDING**

SYSTEM

SUBMISSION OF SUBSTITUTE SPECIFICATION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Applicants and the undersigned wish to express their appreciation to Examiner Millin for the courtesies he extended during a telephone interview that occurred on June 25, 2003. During the interview, the Advisory Action dated May 19, 2003 was discussed. More specifically, the Request for a Substitute Specification was discussed. Examiner Millin suggested that we submit a marked-up version and a clean version of a Substitute Specification showing the changes made during prosecution. Accordingly, Applicants have submitted a marked-up version and a clean version of a Substitute Specification.

Applicants respectfully request consideration and entry of the enclosed Substitute OUP AND THE Specification along with the previously submitted Amendment to the Final Office the Request for Continued Examination filed herewith.

Respectfully submitted,

Daniel M. Fitzgerald Reg. No. 88,880

ARMSTRONG TEASDALE LLP One Metropolitan Square, Suite 2600 St. Louis, Missouri 63102-2740

(314) 621-5070